

# Select Committee on Pension Policy

P.O. Box 40914  
Olympia, WA 98504-0914  
actuary.state@leg.wa.gov

## Regular Executive Committee Meeting

**March 21, 2006**

*Immediately Following the Full Committee*

1:00 PM - 3:30 PM

House Hearing Room C  
Olympia

## AGENDA

*Approximate  
Times*

- |         |     |                                   |
|---------|-----|-----------------------------------|
| 1:00 PM | (A) | <b>2006 Interim Issues</b>        |
| 2:45 PM | (B) | <b>April Committee Meeting</b>    |
| 3:15 PM | (C) | <b>Constituent Correspondence</b> |
| 3:30 PM | (D) | <b>Adjourn</b>                    |

**\*Elaine M. Banks**  
*TRS Retirees*

**Representative Barbara Bailey**

**Lois Clement**  
*PERS Retirees*

**Representative Steve Conway**

**Representative Larry Crouse**

**\*Senator Karen Fraser,**  
*Vice Chair*

**\*Representative Bill Fromhold,**  
*Chair*

**\*Leland A. Goeke**  
*TRS and SERS Employers*

**\*Robert Keller**  
*PERS Actives*

**\*Sandra J. Matheson,** Director  
*Department of Retirement Systems*

**Corky Mattingly**  
*PERS Employers*

**Doug Miller**  
*PERS Employers*

**Victor Moore,** Director  
*Office of Financial Management*

**Senator Joyce Mulliken**

**Glenn Olson**  
*PERS Employers*

**Senator Craig Pridemore**

**Diane Rae**  
*TRS Actives*

**J. Pat Thompson**  
*PERS Actives*

**David Westberg**  
*SERS Actives*

**\* Executive Committee**

Persons with disabilities needing auxiliary aids or services for purposes of attending or participating in Select Committee on Pension Policy meetings should call (360) 786-6140. TDD 1-800-635-9993.

(360) 786-6140  
Fax: (360) 586-8135  
TDD: 1-800-635-9993

# Select Committee on Pension Policy

## Preliminary 2006 Interim Issues

(March 15, 2006)

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### Referred from 2005 SCPP

- **Plan 2/3 VEBA and PEBB eligibility** - Review VEBA and PEBB eligibility criteria for separated Plan 2/3 members.
- **PSERS eligibility** - Report on initial PSERS membership (transfer window closes on September 30, 2006). Review excluded groups and revisit PSERS membership policy.
- **Disability retirement** - Continue review of disability benefits and policies under the Washington State retirement systems.
- **Post-retirement employment** - Follow-up on memo to fiscal chairs and re-evaluate 2006 SCPP legislation. Determine strategy for the future.
- **Service credit purchases, Port Commissioners** - Revisit service credit policies and regulations for non-eligible service credit. Determine if optional service credit purchase is an appropriate legislative remedy.

### SCPP Proposals that did not Pass

- **Age 66 COLA** - Amend the Uniform COLA eligibility requirements of the PERS and TRS Plans 1 to include all retirees who have been retired one year and will have attained age 66 by December 31 (instead of July 1) of the calendar year in which the increase is given.
- **Optional membership and distributions** - Create the ability to receive a pension and work without restriction after age 70½ in PERS, TRS, and SERS; allow state elected officials to, at the beginning of each term of office, opt to continue active retirement system membership or retiree and receive a pension.

- **Post-retirement employment** - Require employers utilizing the expanded retire-rehire program in the Plans 1 of PERS and TRS to hire retirees pursuant to a written policy; apply the following to TRS 1 to provide consistency with PERS 1: prohibition of prior agreements, documentation of need, and documentation of the hiring process. (Note: the 2006 SCPP bill was amended in the House to provide additional consistency between PERS 1 and TRS 1. The substitute bill passed the House.)
- **Rule of 90** - Provide unreduced retirement benefits to any vested member of TRS, SERS, and PERS Plans 2/3 for whom the sum of the number of years of the member's age and the number of years of the member's service credit equals ninety or more.
- **WSP contribution rates** - Change the cost-sharing formula from a fifty-fifty member to employer split (with a 2 percent member minimum) to an allocation formula by which members pay one-third with a 7 percent cap and employers pay the balance; also establish a minimum total contribution rate for the WSPRS.
- **Gain sharing** - Prospectively repeal and replace Plan 1 and Plan 3 gain-sharing benefits in PERS, TRS, and SERS with certain benefits.

## Legislator/Member Requests

- **Reducing actuarial penalties (Senator Eide)** - Reduce actuarial penalties associated with state employees who retire due to medical reasons.
- **COLA purchase options (Glenn Olson, SCPP Member)** - Explore expanded options for members of PERS 1 and TRS 1 to purchase enhanced post-retirement cost-of-living adjustments (COLAs).

## Coordination with LEOFF 2 Board

- **Service credit purchase for duty-related injury** - Increase the period of service credit that can be purchased by an employee who is on a leave of absence for an injury on the job.
- **Dual membership** - Revisit policies surrounding dual membership and consider legislative changes in the areas of: thirty-year cap, twenty-year indexing, and includable salary.

- **Inflationary adjustment for \$150,000 death benefit** - Study the effect of adding an annual inflation adjustment to the existing \$150,000 duty-death benefit.

## Constituent/Stakeholder Requests

- **Washington state patrol issues (WSP Troopers' Association)** - Evaluate and make recommendations regarding contribution rates and employee/employer cost sharing, raising mandatory retirement age to 65, converting disabled Troopers to a normal retirement at age 60.
- **LEOFF 1 disability/retirement benefits (Randy Plain)** - Review policies concerning the interaction of federal disability benefits with LEOFF 1 retirement benefits.
- **TRS 2/3 service credit (WASA and AWSP)** - Review interaction of state contract law for teachers and school administrators and TRS 2/3 retirement benefits/service credit in the final year of employment.
- **PERS 2 disability benefits (Jeffrey Graves)** - Review policies concerning non-duty disability benefits for PERS 2.
- **PERS 2 military service credit (John Carlton)** - Review policies concerning retirement service credit in PERS 2 for military service credit earned prior to establishing membership in PERS.

## Statutory Obligations

- **Recommendation to the PFC** - Study and make recommendations on changes to the 2007-09 contribution rates to the Pension Funding Council (PFC) prior to the September 30, 2006, adoption (required under RCW 41.04.281).

*Select Committee on Pension Policy*  
**April 18<sup>th</sup> – Meeting Planner**  
*(March 14, 2006)*

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**FULL COMMITTEE AGENDA**

- (1)
- (2)
- (3)
- (4)

**EXECUTIVE COMMITTEE AGENDA**

- (A) Direction on day's agenda
- (B) May committee meeting
- (C) Constituent correspondence
- (D) Adjourn



## WASHINGTON STATE PATROL TROOPERS ASSOCIATION

200 UNION AVE. SE STE. 200, OLYMPIA, WA 98501 (360) 704-7530 FAX (360) 704-7527

March 14, 2006

The Honorable Bill Fromhold  
Washington State Representative  
PO Box 40600  
Olympia, WA 98504-0600

RECEIVED

MAR 16 2006

Office of  
The State Actuary

Re: SCPP Interim Agenda

Dear Representative Fromhold:

Thank you for your efforts on behalf of the Washington State Patrol Retirement System (WSPRS) during the 2006 session. I know you were a driving force behind the House passage of HB 2682, the WSPRS contributions bill. The Senate, unfortunately, was not so helpful. We look forward to your continued support as we work for reintroduction and passage of the bill in the 2007 session.

In addition to reintroduction of the contributions bill, I am also asking that the SCPP to consider the following issues during the 2006 interim:

WSPRS Governance I appreciate the work that the SCPP and its staff have done on WSPRS issues. WSPRS is, however, sometimes overshadowed by the larger issues facing the committee. The SCPP's 800-pound gorilla includes the Plan 1 unfunded liability, the gain-sharing/plan 1 COLA issues, post-retirement employment, and plan 2 retirement age. It is appropriate that the SCPP direct a significant amount of its resources to those issues. However, those concerns are not issues for WSPRS.

As commissioned law enforcement officers with a separate retirement plan, Trooper retirement issues are unique. Further, given the relatively small size of the plan, those issues can be dwarfed by TRS, PERS, and SERS issues. We believe it makes more sense to follow the model of the LEOFF 2 board, as was done when the House introduced HB 1585 in 2003. HB 1585 did not pass, but the issues merits further consideration.

HB 1585 would have formed a WSPRS board where employer and employee representatives familiar with WSPRS issues can focus on that plan. The LEOFF 2 Board takes its fiduciary responsibility to the plan very seriously, and I would expect a WSPRS board to do the same. We would appreciate an opportunity to discuss this issue during the 2007 interim.

DROP Programs Deferred Retirement Option Programs (DROP) allow public employees who reach retirement eligibility to continue working while the pension payments they forgo are held in trust for disbursement when they separate from service. There are many options for

providing these programs, which have met with varying levels of success. We would appreciate an opportunity to discuss which options might work well for both the Troopers and the State.

Thank you for your consideration of these issues.

Sincerely,

A handwritten signature in black ink, appearing to read "Tom Pillow". The signature is fluid and cursive, with a large initial "T" and "P".

Tom Pillow  
WSPTA President

cc: Matt Smith, State Actuary  
Rick Jensen  
Davor Gjurasic



**Washington State  
School Retirees Association**

4726 Pacific Ave. SE

Lacey, WA 98503-1216

PHONE (360) 413-5496

**MEMORANDUM**

TO: Select Committee on Pension Policy (SCPP)  
FROM: Ed Gonion, WSSRA Executive Director  
Robert Rhule, WSSRA Legislative Committee Chair  
DATE: March 15, 2006  
SUBJECT: WSSRA's Legislative Priorities for 2006-07

**RECEIVED**

**MAR 16 2006**

Office of  
The State Actuary

The Washington State School Retirees' Association (WSSRA) thanks members of the Select Committee on Pension Policy (SCPP) for their dedicated efforts in pursuing passage of SCPP request legislation during the 2006 Session. However, two key issues related to WSSRA's ongoing top priority – **RECOVERY OF LOST PURCHASING POWER FOR TRS/PERS 1 RETIREES** – did not pass during the '06 Session and require your continued attention:

- ✓ **Protection of Gain Sharing benefits as provided for in current statute or enactment of significant replacement benefits, and**
- ✓ **Elimination of the "post-June birthday penalty" contained in current Uniform Plan 1 COLA eligibility criteria.**

**WSSRA requests that these issues be placed on the SCPP's 2006 Interim agenda.**

**Gain Sharing** - Gain Sharing is an important benefit for members of TRS/PERS 1 and TRS/SERS/PERS 3. Many TRS/PERS 1 retirees are experiencing significant declines in their pensions' purchasing power. **Plan 1 Gain Sharing distributions serve to augment the value of the Uniform COLA and thus help to mitigate the negative impact of inflation on the value of the TRS/PERS 1 defined benefit. Similarly, TRS/SERS/PERS 3 members depend on Gain Sharing to augment the value of their Defined Contribution (DC) accounts. Plan 3 members also view Gain Sharing as a key factor in retention and recruitment of school and public employees. The need for the benefits provided by Gain Sharing was recognized when it was enacted in 1998. It is imperative that Gain Sharing be retained in statute unless and until significant replacement benefits are enacted.**

**Uniform Plan 1 COLA Eligibility** – With the Legislature's disappointing decision to maintain the Uniform Plan 1 COLA's current eligibility criteria, 11,283 TRS 1 and 16,178 PERS 1 retirees will still have to suffer financially by having to wait until nearly age 67 to begin receiving their COLA solely because of their post-June 30<sup>th</sup> birthday. **WSSRA requests that the SCPP once again put forth legislation during the 2007 Session permitting all TRS/PERS 1 retirees who have been retired one year to begin receiving their Uniform COLA pension adjustment in July of the calendar year they turn age 66.**

**The common theme of these two issues is critical need and fairness. TRS/PERS 1 and TRS/SERS/PERS 3 members face a "take-away" of future Gain Sharing due to views among some lawmakers that this benefit is too expensive in comparison to other government priorities; and half of all TRS/PERS 1 retirees face a delayed receipt of their COLA due to their post-June 30<sup>th</sup> birthdays. WSSRA will continue to join with SCPP members and other interested parties to achieve fair and just resolution of these important issues. Please contact us at WSSRA, 1-800-544-5219 or 360-413-5496, with your questions or input. Thank you.**

cc: Matt Smith, Office of the State Actuary





STATE OF WASHINGTON  
**LAW ENFORCEMENT OFFICERS' AND FIRE FIGHTERS'  
PLAN 2 RETIREMENT BOARD**

*P.O. Box 40918 • Olympia, Washington 98504-0918 • (360) 586-2320 • FAX (360) 586-2329 • [www.leoff.wa.gov](http://www.leoff.wa.gov)*

March 9, 2006

**RECEIVED**

Select Committee on Pension Policy  
C/O The Office of the State Actuary  
Post Office Box 40914  
Olympia, Washington 98504-0914

MAR 10 2006

Office of  
The State Actuary

Dear Honorable Members of the Select Committee on Pension Policy:

On behalf of the Law Enforcement Officers' and Fire Fighters' (LEOFF) Plan 2 Retirement Board (Board), I would like to congratulate you on another successful legislative session.

I want to bring three topics to your attention as you begin preparations for the 2006 interim. It is my hope that the Select Committee on Pension Policy (SCPP) and the Board can work cooperatively on these issues to develop legislation. Two of these topics, Dual Membership Corrections and Service Credit Purchase for Duty-Related Injury, came up in 2005 and were deferred by both the SCPP and the Board for full study in 2006. The third topic, Adding an Inflationary Adjustment to the \$150,000 Death Benefit, arose as a result of Board legislation in the 2006 session.

I have provided a brief summary of each topic for your reference:

**Dual Membership**

The Board studied impacts of making changes to the current dual membership statutes last year. Under the current portability statutes (RCW 41.54), there are situations where a member's pension benefits would seem to be unnecessarily penalized, if the member changes careers. Changes to the dual membership statutes studied by the Board included:

- Easing restrictions on total service credit if a Plan 2 member has less than 15 years of Plan 1 service.
- Adding indexing to all plans that allow shared service to qualify for indexing.
- Redefining base salary so that payments defined as salary or compensation, in both dual member systems, would be included in base salary.



**Service Credit Purchase for Duty-Related Injury**

The Legislature passed a bill in the 2004 session, which increased the period of service credit that could be purchased by a PERS member, who is on a leave of absence for a duty-related injury. The Board would like to study extending this policy to other pension plans, including LEOFF Plan 2.

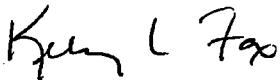
**Inflationary Adjustment for \$150,000 Death Benefit**

As you may be aware, the Board recommended legislation on this topic in 2006 (SHB 2933 - Death Benefit for Occupational Illnesses), which was passed with an amendment removing the annual inflation increase. Since other retirement plans also provide a lump-sum death benefit, legislators expressed an interest in the Board working with the SCPP to study the effect of adding this inflationary adjustment to all the plans.

Please feel free to contact me or Steve Nelsen, LEOFF 2 Board Executive Director, should you have any questions or like any additional information. Steve can be reached at (360) 586-2320 or [steve.nelsen@leoff.wa.gov](mailto:steve.nelsen@leoff.wa.gov), and I can be contacted at (360) (360) 943-3030 or [pres@wscff.org](mailto:pres@wscff.org).

We would be happy to meet with you to discuss these topics at an upcoming SCPP or LEOFF Plan 2 Retirement Board meeting. Thank you for your consideration and we look forward to working with you.

Sincerely,



Kelly Fox, Chair

cc: Matt Smith, State Actuary

## Burkhart, Kelly

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**From:** Harper, Laura  
**Sent:** Friday, February 10, 2006 3:01 PM  
**To:** Burkhart, Kelly  
**Subject:** FW: Your Website Letter of February 8, 2006

For the 2006 Interim Issues file. (See paragraph 4.) Thanks!

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**From:** Harper, Laura  
**Sent:** Friday, February 10, 2006 3:00 PM  
**To:** Marcel Szyszkowski (mszy461@ECY.WA.GOV)  
**Cc:** Smith, Matt  
**Subject:** Your Website Letter of February 8, 2006

Hello Mr. Szyszkowski. My name is Laura Harper and I am a Senior Research Analyst within the Office of the State Actuary. Our office staffs the Select Committee on Pension Policy (SCPP), of which Representative Bill Fromhold is the Chair and Senator Karen Fraser is the Vice Chair. At the request of Matt Smith, the State Actuary, I am responding to your e-mail letter dated February 8, 2006.

It sounds like you have made an excellent start at identifying contacts who might be able to provide you with information relevant to your crisis. Unfortunately, as you have probably discovered from your information-gathering process, the disability provisions of Plan 2 are not designed to provide the kind of benefit I think you are seeking. Rather, the Plan 2 disability benefit is structured more as a retirement benefit. It does not provide disability insurance for someone in your situation. That kind of coverage is provided separately as optional insurance through the Public Employee Benefits Board (PEBB).

One option for making the disability benefit more meaningful to persons in your situation would be to remove the actuarial reduction from the disability retirement benefit in instances of terminal illness. This would require a statutory change. Such changes are usually more likely to be enacted by the legislature if they have the support of the SCPP. The SCPP's normal process for approaching benefit enhancements is to study them during the interim between legislative sessions, at which time the policy and funding implications of the changes can be thoroughly reviewed and proposed legislation prepared in advance of the upcoming session.

You may already be aware that Senator Fraser has expressed a desire for the SCPP to study disability benefits during the 2006 interim. As provided in SCPP Rule 8, the Executive Committee of the SCPP sets meeting agendas and recommends actions to be taken by the full committee. The next regular meeting of the Executive Committee has not been scheduled. When the 2006 interim begins and the SCPP resumes its regular meeting schedule (usually in April or May), a copy of your request will be mailed to the entire SCPP. The Executive Committee will then determine whether any action is to be taken in response to your letter.

I certainly understand that waiting for a 2006 interim study and possible legislation in the 2007 session may not be within your desired time frame. Therefore, you may wish to personally contact the Chairs of the House Appropriations and Senate Ways and Means Committees, as there may be opportunities outside of the SCPP process to address the needs of you and your family in a more timely manner. You can identify the fiscal leadership and their contact information on the Washington Legislature's home page, [www.leg.wa.gov](http://www.leg.wa.gov). I suggest that you make these contacts as soon as possible, as this session is a short one and is already more than halfway over. I also suggest that a personal appointment will have much more impact on legislative leaders than an e-mail message.

I wish you the best in your endeavors. Please feel free to contact me if you have any questions.

Laura

*Laura Harper*  
Office of the State Actuary  
Senior Research Analyst - Legal  
360-786-6145

**Hyde, Elizabeth**

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**From:** Office State Actuary, WA  
**Sent:** Friday, February 10, 2006 8:27 AM  
**To:** Hyde, Elizabeth; Harper, Laura  
**Subject:** FW: Pension benefits for the disabled workers

Elizabeth, could your greensheet this and assign to Laura w/Actuary review.

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**From:** Szyszkowski, Marcel [mailto:mszy461@ECY.WA.GOV]  
**Sent:** Wednesday, February 08, 2006 3:07 PM  
**To:** Office State Actuary, WA  
**Cc:** Szyszkowski, Marcel; marcelszy@yahoo.com  
**Subject:** Pension benefits for the disabled workers

Good Afternoon,

I am 50 year old engineer working for the Department of Ecology since July 1989. I was diagnosed with gastrointestinal cancer in 1998 and suffered a stroke the same year. My condition is terminal, although the time of my death is not predictable. So far, I have been working almost full time, with the exception of periods when I needed to be hospitalized or out of state for treatment.

My doctors advised me that in order to prolong my life I need to reduce my working hours or better yet, stop working. One reason for that is the amount of stress that the work places on me during the work day. I have been thinking how I could retire with pension money available to me from PERS2 to maximum \$300 a month. This amount was calculated for me about a year ago, and was based on my salary, years worked, and my age.

I have a wife who is new to this country and practically unemployable, and between us we have four children to support. I have been supplying the majority of the resources for this support and that includes the medical insurance available to me thru my employment. I currently take cancer medication that costs about \$60,000 per year, and that is being supplied thru my health insurer, Group Health.

Department of Ecology has been increasingly aggressive in showing a need to separate me on basis of not meeting a substantial job requirement, which in this case, is 40 hour work week. Even though I try very hard to come to work and produce as much as I can, they are unhappy and discriminate against me in many ways. When I complained to Human Rights Commission and Equal Employment Opportunity Commission, Ecology retaliated with negative reports of my work and alleged attitude placed in my personnel file. This practice forced me to file a complaint with Thurston County Superior Court.

Apart from the work related stress, additional stress comes into my life because I cannot afford to retire in this situation. My family would have no means to survive financially and we certainly would lose our house. My personal debts are about \$150,000, which includes the \$100,000 mortgage debt.

I contacted several entities asking for an advice how to deal with this permanent crisis. These include the State Retirement System, rep. Brandon Williams, sen. Karen Fraser, and Mr. Bob Baker who works for the office of the Actuary. I was looking for a way to address the need to support my family and myself after I decide to retire, trying to take doctors advice.

Without health insurance and with maximum \$300 per month I have to put off any plans for retirement. Even if I qualify for Social Security, this coverage will be taxable, and coming to me not sooner than a year after I stop receiving income from my employment, which includes some 400 hours of Shared Leave available to me at this time.

I am, therefore, looking for some kind of emergency solution to this crisis. Recently, my cancer reappeared, and

2/10/2006

my future seems even more uncertain. I am taking steps to enroll into experimental cancer drug treatment in Boston, MA, which was the location of my recent surgery.

I am hoping the Committee will guide me in a direction where I could find a good solution to this personal crisis. Thank you for your consideration, and I look forward to hearing from you.

Marcel Szyszkowski,  
Ecology  
(360) 407-6363

2/10/2006



## Washington State Senate

**Olympia Office:**  
PO Box 40430  
Olympia, WA 98504-0430  
e-mail: eide\_tr@leg.wa.gov

**Senator Tracey J. Eide**  
**Floor Leader**  
30th Legislative District

**RECEIVED**

**FEB 28 2006**

Office of  
The State Actuary

**Telephone:**  
(360) 786-7658  
FAX: (360) 786-1999  
Legislative Hotline: 1-800-562-6000

The Honorable Bill Fromhold  
Chair, Joint Committee on Pension Policy  
239 John L. O'Brien Building  
PO Box 40600  
Olympia, WA 98504-0600

Dear Representative Fromhold: *Bill*

February 24, 2006

I am writing on behalf of a constituent, Les Kniffen, and the Washington Federation of State Employees. They have asked me to assist them with the idea of reducing actuarial penalties associated with state employees who retire due to medical reasons.

This issue is one that could be studied by the Joint Committee on Pension Policy during the next interim. As a starting point, I have drafted a bill, S-3657.1, that I wrote based on the recommendation of my constituent and the Washington Federation of State Employees. A copy of the draft bill is attached with my letter.

Can you please add the issue of reducing actuarial penalties associated with state employees who retire for medical reasons to the interim work plan of the Joint Committee on Pension Policy? Thank you for your consideration.

Sincerely,

Tracey J. Eide  
State Senator  
30<sup>th</sup> Legislative District

cc: Senator Karen Fraser  
Mr. Les Kniffen  
Mr. Dennis Eagle, Washington Federation of State Employees.  
Mr. Matthew Smith, Washington State Actuary

Enclosure

1 AN ACT Relating to retirement allowances for certain members of the  
2 public employees' retirement system, plans 2 and 3; and amending RCW  
3 41.40.670, 41.40.660, 41.40.825, and 41.40.845.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 Sec. 1. RCW 41.40.670 and 1995 c 144 s 7 are each amended to read  
6 as follows:

7 (1) A member of the retirement system who becomes totally  
8 incapacitated for continued employment by an employer as determined by  
9 the department upon recommendation of the department shall be eligible  
10 to receive an allowance under the provisions of RCW 41.40.610 through  
11 41.40.740. The member shall receive a monthly disability allowance  
12 computed as provided for in RCW 41.40.620 (~~and shall have this~~  
13 ~~allowance actuarially reduced to reflect the difference in the number~~  
14 ~~of years between age at disability and the attainment of age sixty~~  
15 ~~five))~~).

16 Any member who receives an allowance under the provisions of this  
17 section shall be subject to comprehensive medical examinations as  
18 required by the department. If these medical examinations reveal that

1 a member has recovered from the incapacitating disability and the  
2 member is offered reemployment by an employer at a comparable  
3 compensation, the member shall cease to be eligible for the allowance.

4 (2) The retirement for disability of a judge, who is a member of  
5 the retirement system, by the supreme court under Article IV, section  
6 31 of the Constitution of the state of Washington (Amendment 71), with  
7 the concurrence of the department, shall be considered a retirement  
8 under subsection (1) of this section.

9 (3)(a) If the recipient of a monthly retirement allowance under  
10 this section dies before the total of the retirement allowance paid to  
11 the recipient equals the amount of the accumulated contributions at the  
12 date of retirement, then the balance shall be paid to the member's  
13 estate, or the person or persons, trust, or organization as the  
14 recipient has nominated by written designation duly executed and filed  
15 with the director, or, if there is no designated person or persons  
16 still living at the time of the recipient's death, then to the  
17 surviving spouse, or, if there is no designated person or persons still  
18 living at the time of his or her death nor a surviving spouse, then to  
19 his or her legal representative.

20 (b) If a recipient of a monthly retirement allowance under this  
21 section died before April 27, 1989, and before the total of the  
22 retirement allowance paid to the recipient equaled the amount of his or  
23 her accumulated contributions at the date of retirement, then the  
24 department shall pay the balance of the accumulated contributions to  
25 the member's surviving spouse or, if there is no surviving spouse, then  
26 in equal shares to the member's children. If there is no surviving  
27 spouse or children, the department shall retain the contributions.

28 **Sec. 2.** RCW 41.40.660 and 2003 c 294 s 6 are each amended to read  
29 as follows:

30 (1) Upon retirement for service as prescribed in RCW 41.40.630 or  
31 retirement for disability under RCW 41.40.670, a member shall elect to  
32 have the retirement allowance paid pursuant to one of the following  
33 options, calculated so as to be actuarially equivalent to each other.

34 (a) Standard allowance. A member electing this option shall  
35 receive a retirement allowance payable throughout such member's life.  
36 However, if the retiree dies before the total of the retirement  
37 allowance paid to such retiree equals the amount of such retiree's



1 accumulated contributions at the time of retirement, then the balance  
2 shall be paid to the member's estate, or such person or persons, trust,  
3 or organization as the retiree shall have nominated by written  
4 designation duly executed and filed with the department; or if there be  
5 no such designated person or persons still living at the time of the  
6 retiree's death, then to the surviving spouse; or if there be neither  
7 such designated person or persons still living at the time of death nor  
8 a surviving spouse, then to the retiree's legal representative.

9 (b) The department shall adopt rules that allow a member to select  
10 a retirement option that pays the member a reduced retirement allowance  
11 and upon death, such portion of the member's reduced retirement  
12 allowance as the department by rule designates shall be continued  
13 throughout the life of and paid to a person nominated by the member by  
14 written designation duly executed and filed with the department at the  
15 time of retirement. The options adopted by the department shall  
16 include, but are not limited to, a joint and one hundred percent  
17 survivor option and a joint and fifty percent survivor option.

18 (2) (a) A member, if married, must provide the written consent of  
19 his or her spouse to the option selected under this section, except as  
20 provided in (b) of this subsection. If a member is married and both  
21 the member and the member's spouse do not give written consent to an  
22 option under this section, the department shall pay a joint and fifty  
23 percent survivor benefit calculated to be actuarially equivalent to the  
24 benefit options available under subsection (1) of this section unless  
25 spousal consent is not required as provided in (b) of this subsection.

26 (b) If a copy of a dissolution order designating a survivor  
27 beneficiary under RCW 41.50.790 has been filed with the department at  
28 least thirty days prior to a member's retirement:

29 (i) The department shall honor the designation as if made by the  
30 member under subsection (1) of this section; and

31 (ii) The spousal consent provisions of (a) of this subsection do  
32 not apply.

33 (3) (a) Any member who (~~retired before January 1, 1996, and who~~)  
34 elected to receive a reduced retirement allowance under subsection  
35 (1)(b) or (2) of this section is entitled to receive a retirement  
36 allowance adjusted in accordance with (b) of this subsection, if they  
37 meet the following conditions:

1 (i) The retiree's designated beneficiary predeceases or has  
2 predeceased the retiree; and

3 (ii) The retiree provides to the department proper proof of the  
4 designated beneficiary's death.

5 (b) The retirement allowance payable to the retiree, as of July 1,  
6 1998, or the date of the designated beneficiary's death, whichever  
7 comes last, shall be increased (~~by the percentage derived in (c) of~~  
8 ~~this subsection.~~

9 ~~(c) The percentage increase shall be derived by the following:~~

10 ~~(i) One hundred percent multiplied by the result of (c)(ii) of this~~  
11 ~~subsection converted to a percent;~~

12 ~~(ii) Subtract one from the reciprocal of the appropriate joint and~~  
13 ~~survivor option factor;~~

14 ~~(iii) The joint and survivor option factor shall be from the table~~  
15 ~~in effect as of July 1, 1998.~~

16 ~~(d))~~ to one hundred percent of the retirement allowance prior to  
17 any reduction under subsection (1)(b) or (2) of this section plus any  
18 retirement allowance increases that would have applied had the retired  
19 member not taken a reduced allowance.

20 (c) The adjustment under (b) of this subsection shall accrue from  
21 the beginning of the month following the date of the designated  
22 beneficiary's death or from July 1, 1998, whichever comes last.

23 (4) No later than July 1, 2001, the department shall adopt rules  
24 that allow a member additional actuarially equivalent survivor benefit  
25 options, and shall include, but are not limited to:

26 (a)(i) A retired member who retired without designating a survivor  
27 beneficiary shall have the opportunity to designate their spouse from  
28 a postretirement marriage as a survivor during a one-year period  
29 beginning one year after the date of the postretirement marriage  
30 provided the retirement allowance payable to the retiree is not subject  
31 to periodic payments pursuant to a property division obligation as  
32 provided for in RCW 41.50.670.

33 (ii) A member who entered into a postretirement marriage prior to  
34 the effective date of the rules adopted pursuant to this subsection and  
35 satisfies the conditions of (a)(i) of this subsection shall have one  
36 year to designate their spouse as a survivor beneficiary following the  
37 adoption of the rules.

1 (b) A retired member who elected to receive a reduced retirement  
2 allowance under this section and designated a nonspouse as survivor  
3 beneficiary shall have the opportunity to remove the survivor  
4 designation and have their future benefit adjusted.

5 (c) The department may make an additional charge, if necessary, to  
6 ensure that the benefits provided under this subsection remain  
7 actuarially equivalent.

8 (5) No later than July 1, 2003, the department shall adopt rules to  
9 permit:

10 (a) A court-approved property settlement incident to a court decree  
11 of dissolution made before retirement to provide that benefits payable  
12 to a member who meets the length of service requirements of RCW  
13 41.40.720 and the member's divorcing spouse be divided into two  
14 separate benefits payable over the life of each spouse.

15 The member shall have available the benefit options of subsection  
16 (1) of this section upon retirement, and if remarried at the time of  
17 retirement remains subject to the spousal consent requirements of  
18 subsection (2) of this section. Any reductions of the member's benefit  
19 subsequent to the division into two separate benefits shall be made  
20 solely to the separate benefit of the member.

21 The nonmember ex spouse shall be eligible to commence receiving  
22 their separate benefit upon reaching the age provided in RCW  
23 41.40.630(1) and after filing a written application with the  
24 department.

25 (b) A court-approved property settlement incident to a court decree  
26 of dissolution made after retirement may only divide the benefit into  
27 two separate benefits payable over the life of each spouse if the  
28 nonmember ex spouse was selected as a survivor beneficiary at  
29 retirement.

30 The retired member may later choose the survivor benefit options  
31 available in subsection (4) of this section. Any actuarial reductions  
32 subsequent to the division into two separate benefits shall be made  
33 solely to the separate benefit of the member.

34 Both the retired member and the nonmember divorced spouse shall be  
35 eligible to commence receiving their separate benefits upon filing a  
36 copy of the dissolution order with the department in accordance with  
37 RCW 41.50.670.

1 (c) The department may make an additional charge or adjustment if  
2 necessary to ensure that the separate benefits provided under this  
3 subsection are actuarially equivalent to the benefits payable prior to  
4 the decree of dissolution.

5 **Sec. 3.** RCW 41.40.825 and 2000 c 247 s 310 are each amended to  
6 read as follows:

7 (1) A member of the retirement system who becomes totally  
8 incapacitated for continued employment by an employer as determined by  
9 the department shall be eligible to receive an allowance under the  
10 provisions of plan 3. The member shall receive a monthly disability  
11 allowance computed as provided for in RCW 41.40.790 (~~and shall have~~  
12 ~~this allowance actuarially reduced to reflect the difference in the~~  
13 ~~number of years between age at disability and the attainment of age~~  
14 ~~sixty-five~~)).

15 Any member who receives an allowance under the provisions of this  
16 section shall be subject to comprehensive medical examinations as  
17 required by the department. If these medical examinations reveal that  
18 a member has recovered from the incapacitating disability and the  
19 member is offered reemployment by an employer at a comparable  
20 compensation, the member shall cease to be eligible for the allowance.

21 (2) If the recipient of a monthly retirement allowance under this  
22 section dies, any further benefit payments shall be conditioned by the  
23 payment option selected by the retiree as provided in RCW 41.40.845.

24 **Sec. 4.** RCW 41.40.845 and 2003 c 294 s 9 are each amended to read  
25 as follows:

26 (1) Upon retirement for service as prescribed in RCW 41.40.820 or  
27 retirement for disability under RCW 41.40.825, a member shall elect to  
28 have the retirement allowance paid pursuant to one of the following  
29 options, calculated so as to be actuarially equivalent to each other.

30 (a) Standard allowance. A member electing this option shall  
31 receive a retirement allowance payable throughout such member's life.  
32 Upon the death of the member, the member's benefits shall cease.

33 (b)(i) The department shall adopt rules that allow a member to  
34 select a retirement option that pays the member a reduced retirement  
35 allowance and upon death, such portion of the member's reduced  
36 retirement allowance as the department by rule designates shall be

1 continued throughout the life of and paid to a person nominated by the  
2 member by written designation duly executed and filed with the  
3 department at the time of retirement. The options adopted by the  
4 department shall include, but are not limited to, a joint and one  
5 hundred percent survivor option and a joint and fifty percent survivor  
6 option.

7 (ii) (A) Any member who elected to receive a reduced retirement  
8 allowance under (b) (i) of this subsection is entitled to receive a  
9 retirement allowance adjusted in accordance with (b) (ii) (B) of this  
10 subsection, if they meet the following conditions:

11 (I) The retiree's designated beneficiary predeceases or has  
12 predeceased the retiree; and

13 (II) The retiree provides to the department proper proof of the  
14 designated beneficiary's death.

15 (B) The retirement allowance payable to the retiree, as of July 1,  
16 1998, or the date of the designated beneficiary's death, whichever  
17 comes last, shall be increased to one hundred percent of the retirement  
18 allowance prior to any reduction under (b) (i) of this subsection plus  
19 any retirement allowance increases that would have applied had the  
20 retired member not taken a reduced allowance.

21 (2) (a) A member, if married, must provide the written consent of  
22 his or her spouse to the option selected under this section, except as  
23 provided in (b) of this subsection. If a member is married and both  
24 the member and the member's spouse do not give written consent to an  
25 option under this section, the department shall pay a joint and fifty  
26 percent survivor benefit calculated to be actuarially equivalent to the  
27 benefit options available under subsection (1) of this section unless  
28 spousal consent is not required as provided in (b) of this subsection.

29 (b) If a copy of a dissolution order designating a survivor  
30 beneficiary under RCW 41.50.790 has been filed with the department at  
31 least thirty days prior to a member's retirement:

32 (i) The department shall honor the designation as if made by the  
33 member under subsection (1) of this section; and

34 (ii) The spousal consent provisions of (a) of this subsection do  
35 not apply.

36 (3) No later than July 1, 2002, the department shall adopt rules  
37 that allow a member additional actuarially equivalent survivor benefit  
38 options, and shall include, but are not limited to:

1 (a)(i) A retired member who retired without designating a survivor  
2 beneficiary shall have the opportunity to designate their spouse from  
3 a postretirement marriage as a survivor during a one-year period  
4 beginning one year after the date of the postretirement marriage  
5 provided the retirement allowance payable to the retiree is not subject  
6 to periodic payments pursuant to a property division obligation as  
7 provided for in RCW 41.50.670.

8 (ii) A member who entered into a postretirement marriage prior to  
9 the effective date of the rules adopted under this section and  
10 satisfies the conditions of (a)(i) of this subsection shall have one  
11 year to designate their spouse as a survivor beneficiary following the  
12 adoption of the rules.

13 (b) A retired member who elected to receive a reduced retirement  
14 allowance under this section and designated a nonspouse as survivor  
15 beneficiary shall have the opportunity to remove the survivor  
16 designation and have their future benefit adjusted.

17 (c) The department may make an additional charge, if necessary, to  
18 ensure that the benefits provided under this subsection remain  
19 actuarially equivalent.

20 (4) No later than July 1, 2003, the department shall adopt rules to  
21 permit:

22 (a) A court-approved property settlement incident to a court decree  
23 of dissolution made before retirement to provide that benefits payable  
24 to a member who meets the length of service requirements of RCW  
25 41.40.820(1) and the member's divorcing spouse be divided into two  
26 separate benefits payable over the life of each spouse.

27 The member shall have available the benefit options of subsection  
28 (1) of this section upon retirement, and if remarried at the time of  
29 retirement remains subject to the spousal consent requirements of  
30 subsection (2) of this section. Any reductions of the member's benefit  
31 subsequent to the division into two separate benefits shall be made  
32 solely to the separate benefit of the member.

33 The nonmember ex spouse shall be eligible to commence receiving  
34 their separate benefit upon reaching the age provided in RCW  
35 41.40.820(1) and after filing a written application with the  
36 department.

37 (b) A court-approved property settlement incident to a court decree  
38 of dissolution made after retirement may only divide the benefit into

1 two separate benefits payable over the life of each spouse if the  
2 nonmember ex spouse was selected as a survivor beneficiary at  
3 retirement.

4 The retired member may later choose the survivor benefit options  
5 available in subsection (3) of this section. Any actuarial reductions  
6 subsequent to the division into two separate benefits shall be made  
7 solely to the separate benefit of the member.

8 Both the retired member and the nonmember divorced spouse shall be  
9 eligible to commence receiving their separate benefits upon filing a  
10 copy of the dissolution order with the department in accordance with  
11 RCW 41.50.670.

12 (c) Any benefit distributed under chapter 41.31A RCW after the date  
13 of the dissolution order creating separate benefits for a member and  
14 nonmember ex spouse shall be paid solely to the member.

15 (d) The department may make an additional charge or adjustment if  
16 necessary to ensure that the separate benefits provided under this  
17 subsection are actuarially equivalent to the benefits payable prior to  
18 the decree of dissolution.

--- END ---

## Burkhart, Kelly

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**From:** Smith, Matt  
**Sent:** Friday, February 17, 2006 3:31 PM  
**To:** Eby, Wilma  
**Cc:** Nelsen, Dave; Johnston, Zan; Donaldson, Marilyn; Burkhart, Kelly  
**Subject:** RE: LEOFF Plan 1 disability pension

Thank you. We will include this issue on the list of potential 2006 interim issues.

Matt

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**From:** Eby, Wilma [mailto:WilmaE@DRS.WA.GOV]  
**Sent:** Friday, February 17, 2006 2:32 PM  
**To:** Smith, Matt  
**Cc:** Nelsen, Dave; Johnston, Zan; Donaldson, Marilyn; Burkhart, Kelly  
**Subject:** FW: LEOFF Plan 1 disability pension

I just sent this response to Mr. Plain. Wilma

-----Original Message-----

**From:** Eby, Wilma  
**Sent:** Friday, February 17, 2006 2:30 PM  
**To:** 'Randy Plain'  
**Subject:** LEOFF Plan 1 disability pension

Dear Mr. Plain,

Thank you for your thoughtful comments about Marilyn Donaldson and our services. Our staff takes pride in their service to members and appreciates hearing that their assistance is helpful. I also appreciate your question about LEOFF Plan 1 disability vs. service pension benefits. I apologize for the delayed response, but I needed some time to look into this situation and develop some thoughts about how to proceed.

This situation is complicated because it involves both Federal tax law and the state statutes governing the LEOFF Plan 1 system. The advantage of a disability pension from the state is that Federal law exempts their benefit from Federal income taxes if a disability pension benefit for a Public Safety employee injured in the course of employment is not based on the service earned. The LEOFF Plan 1 disability benefit meets this criterion because it is calculated as 50% of salary at the time of disablement without reference to years of service.

Your question deserves further consideration. There are many policy options that could be considered, one of which is a combination benefit that includes a tax free base salary and an additional taxed amount based upon years of service.

Since you have attended the Select Committee on Pension Policy (SCPP), you are aware that this type of question must be evaluated by the SCPP and approved by the Legislature. I am forwarding your question and thoughts for consideration of the Office of the State Actuary who is the staff support for the SCPP. I will follow up with them on the outcome of their analysis. You can also reach them directly by phone at (360) 786-6140 or by email at: [actuary.state@leg.wa.gov](mailto:actuary.state@leg.wa.gov) <<mailto:actuary.state@leg.wa.gov>>.

If you have additional questions, please don't hesitate to contact me at 360-664-7312 or by email to [sandym@drs.wa.gov](mailto:sandym@drs.wa.gov). <<mailto:sandym@drs.wa.gov>>

2/17/2006



Sincerely,

Sandy Matheson, Director

-----Original Message-----

**From:** Randy Plain [mailto:plain@harbornet.com]

**Sent:** Friday, January 27, 2006 12:59 PM

**To:** Cap, Recep

**Subject:** ATTN: Sandra J. Matheson, DRS Director

Sandra J. Matheson  
Director DRS

27JAN2006

I attended the Select Committee on Pensions Policy meeting on 06 DEC. and had the opportunity to hear your responses to various questions and that has prompted me to write with one of my own.

I have had numerous communications with Marilyn, your LEOFF I employee that apparently fields inquiries from the group of retirees that includes the letter 'P'. I have been very satisfied with her and all DRS interactions I have had, but this question I want to direct to you.

I am a LEOFF I retiree and I realize that compared to other pensions I am fortunate to be covered by LEOFF I, but that is not the issue. Within LEOFF I there are differences, inequities and room for positive change consistent with sound fiscal policy. Two recent examples are the survivor benefit coverage option for retired members who have lost their spouse to death or divorce and the proposed lifting of the 60% cap imposed on those hired from 1974 - 1977.

I am a two year retiree from the Tacoma Fire Dept. I was hired in May of 1973 and served just shy of 31 years. I loved my job and would still be there today if I was able to perform at an acceptable level - alas I cannot. I was retired on a disability pension of 50% in FEB of 2004. Had I retired on a service pension I would have been entitled to a 60% (or so) pension amount. I was disabled on the job and qualified for a Federal Government benefit of a disability pension. The state then imposed a penalty on my disability and reduced my benefit back to a 50% level. The state was prepared to honor my service with 60% if I had denied the Federal benefit and retired with service pension; so I assume the actuaries have calculated for the higher distribution. To say the least I think this affectively neutralizing by the state of a Federal benefit is grossly unfair.

I have raised this issue with the Retired Firefighters of Washington and the Washington Council of Firefighters and both agree that it is an injustice and that it should be changed. Both organizations have been pretty tied up the last two sessions to bring this issue to the forefront. I consulted the opinion of the Americans with Disabilities Act folks; they also thought this sounded like an injustice that they would inquire further if it was not a pension issue that places it outside their mandate.

Also I communicated with Mr. Steve Nelson, a board member of the LEOFF II Pension Fund. He also agreed with my position, but had concerns about federal rules limiting a disability pension. He suggested positively perhaps a 50% disability benefit and the remainder in service as a possible compromise solution.

I am not prepared to let this go until it has had a full and fair airing; however I am not sure of how to continue. I thank you in advance for any thoughts or positive suggestions that you might have to bring this issue to the forefront and move it forward.

Respectfully,  
Randy L. Plain  
533441903

1741 N Jackson Ave.  
Tacoma, WA. 98406  
253-752-3703

2/17/2006

**Burkhart, Kelly**

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**To:** Smith, Matt  
**Subject:** 2006 Interim Issue Study

As discussed in the September 27th SCPP Executive Committee Meeting I will place the following item in the 2006 Interim Issues file.

**COLA Purchase Option**

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**Kelly Rae Burkhart**  
Office of the State Actuary  
(360) 786-6142 phone  
(360) 586-8135 fax  
OSA Website: <http://osa.leg.wa.gov/>  
SCPP Website: <http://leg.wa.gov/scpp/>

**Burkhart, Kelly**

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**From:** on behalf of Office State Actuary, WA  
**Subject:** FW: ESHB 2685--Att Bob Baker

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**From:** JeanneMcDermott  
**Sent:** Wednesday, March 01, 2006 9:58 AM  
**To:** Office State Actuary, WA  
**Subject:** ESHB 2685--Att Bob Baker

Gentlemen:

Thank you for your recent inclusion of county and municipal probation officers in the proposed PSERS. It is much-needed recognition for the jobs we perform along with the neccessity of enhanced retirement and medical leave benefits due to the daily physical danger of our jobs.

I am concerned that as a PERS 1 employee/probation officer, I am NOT eligible for enrollment in PSERS. In my conversation with PERS legislative coordinator Jeff Wickman yesterday, I was advised the PERS 1 member are not eligible due to the PERS 1 "better" retirement package, allowing for retirement after 5 years. I am concerned about the loss of recompensated sick leave (RCW 72.01.045), line of duty injuries (RCW 41.37), assaults in the line of duty (RCW 72.09.240), disability pay (RCW 41.37.070) and inclusion in federal death-in-the-line-of-duty benefits.

Wickman referred me to the State Actuary Office where I spoke with Bob Baker who reviewed the proposal with me. He stated that the committee hadn't considered the prejudical effect of the line of duty injuries/disability/death benefits to PERS 1 employees, along with a loss of Portability Benefits being proposed under HB 2690. As a 52 year-old single parent with 7 years of service as a trooper in the Washington State Patrol, I would be ineligible to buy back the service time proposed in HB 2690 if I was not included in PSERS.

Without the inclusion of current PERS1 individuals who otherwise qualified for the proposed PSERS retirement system, you will leave a number of us still in PERS 1 with unequal disability, injury and retirement benefits. Under the current proposal, I will not receive the injury, medical leave, disability, death and service purchase benefits the majority of my coworkers will receive.

I have confidence that you will correct this oversight!

Jeanne Foster McDermott  
Skagit District Court Probation

Thanks!



**Burkhart, Kelly**

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**Subject:** FW: ESHB 2685, PSERS Eligibility

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**From:** Harper, Laura  
**Sent:** Friday, March 03, 2006 2:13 PM  
**To:** Jeanne McDermott  
**Cc:** Baker, Robert  
**Subject:** ESHB 2685, PSERS Eligibility

Good day, Ms. McDermott. My name is Laura Harper and I am a Senior Research Analyst within the Office of the State Actuary (OSA). Our office staffs the Select Committee on Pension Policy (SCPP). The State Actuary has asked me to respond to your e-mail dated March 2, 2006.

Your e-mail expresses a desire to allow PERS 1 probation officers to enter PSERS and obtain the benefits available to members of that plan. As you may have gathered from your earlier benefits discussion with Bob Baker of this office, a legislative change would be required to accomplish your end.

A preliminary review of your e-mail by Mr. Baker indicates that you some of your understandings about the benefits of joining PSERS may not be quite correct. The primary benefit of PSERS membership is early retirement. Many of the benefits you refer to in your e-mail are agency-specific or federal benefits and not PSERS-specific. You may wish to pursue further research in this regard. For example, recompensated sick leave is available to DSHS, DNR and DVA employees but not all PSERS employees. Benefits associated with assaults-in-the-line-of-duty that are mentioned in your e-mail are available only to DOC and DNR employees, not all PSERS members. RCW 41.37.070 is not disability related. Finally, PSERS membership would not necessarily entitle someone to federal death-in-the-line-of duty benefits under the Department of Justice. Those benefits have very specific criteria which must be met regardless of membership in any retirement plan.

Your e-mail also mentions a "loss of portability benefits being proposed under HB 2690." HB 2690 does not take away portability for any plan member. Rather, it simply adds the ability of **all** plan members to purchase up to five years of additional service credit at retirement for the purpose of obtaining an additional annuity.

In any event, we will forward your suggestion to the SCPP for consideration. As you may know, this committee makes recommendations to the full Legislature regarding public pension plans. Pursuant to Rule 8 of the SCPP's procedure, the Executive Committee decides which subjects to place on the full SCPP agenda. Typically, proposals for plan changes such as yours are studied or considered by the SCPP during the interim between legislative sessions. Items advanced by the committee are priced by the OSA. If the committee so directs, a bill would be drafted by our office and legislation would be introduced in the upcoming (2007) legislative session.

For your information, meetings of the SCPP are public and notice of upcoming meetings is posted on the SCPP website, <http://www.leg.wa.gov/scpp/>. You can also use the website to find out about SCPP studies as well as specific proposals considered by the committee. Also, please feel free to contact the OSA for information about the SCPP's processes by calling 360-786-6140 or e-mailing us at [http://actuary.state@leg.wa.gov](mailto:http://actuary.state@leg.wa.gov).

You may also wish to contact the legislators in your district regarding your concerns. You can identify them and obtain their contact information on the Legislature's public website, <http://www1.leg.wa.gov/legislature/>.

I hope this information is helpful, and please feel free to contact me if you have additional questions.

Yours truly,

Laura Harper

*Laura Harper*  
Office of the State Actuary  
Senior Research Analyst - Legal  
360-786-6145

**Burkhart, Kelly**

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**Subject:** FW: Disability Benefits for PERS 2 Members

**From:** Smith, Matt  
**Sent:** Tuesday, February 14, 2006 2:41 PM  
**To:** 'Jeffry Graves'  
**Subject:** RE: Disability Benefits for PERS 2 Members  
Mr. Graves,

Unfortunately, I'm not in a position to advise you on this issue. I will forward your correspondence to the Select Committee on Pension Policy (SCPP). The issue of disability benefits is tentatively scheduled for further SCPP study during the 2006 interim. The Legislature is currently in session and the first select committee meeting during the 2006 interim will likely be held on April 18th.

Please visit the committee's website for more information regarding their interim calendar and future agendas:

[www1.leg.wa.gov/scpp/](http://www1.leg.wa.gov/scpp/)

Matt

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**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]  
**Sent:** Tuesday, February 14, 2006 1:40 PM  
**To:** Smith, Matt  
**Subject:** RE: Disability Benefits for PERS 2 Members

Mr. Smith,

I do hope this issue is not dead on the table. Can you tell me if it is still being looked at? I am very depressed about my current situation. I am in constant pain from my permanent injuries, but I am considering trying to go back to work as a last resort. That would be the only way I could stop getting my state disability retirement and just wait until I am 65 to collect my regular PERSII retirement benefits which I might be able to live on. If I try to go back to work and am unable too, I will be back in the same boat. Do you think I should hang in there and wait and see what happens with this issue? Could you please pass this on to the select committee on pension policy?

Regards, Jeffry A. Graves

*"Smith, Matt" <Smith.Matt@leg.wa.gov> wrote:*

They do. It was discussed during the meeting and your correspondence was provided as stakeholder input - as well as input from another stakeholder with a non-duty disability.

Matt

---

**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]  
**Sent:** Wednesday, August 24, 2005 9:48 PM  
**To:** Smith, Matt  
**Subject:** RE: Disability Benefits for PERS 2 Members

I just wanted to add that total disabilities on the job are covered by workers comp. My situation does not have any recourse like this. Do they know this??? Jeff

*"Smith, Matt" <Smith.Matt@leg.wa.gov> wrote:*

The issue is still alive, no formal action was taken, but the committee appears to be focusing in on total duty-related disabilities as a result of injuries sustained during the course of employment. This will be discussed again at the October meeting. The materials from yesterday's meeting should be available on the SCPP website in the next day or two.

3/14/2006

Matt

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**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]  
**Sent:** Tuesday, August 23, 2005 10:41 PM  
**To:** Smith, Matt  
**Subject:** RE: Disability Benefits for PERS 2 Members

Hi Matt,

can you tell me how the meeting went?

Many Thank's,

Jeffry A. Graves

*"Smith, Matt"* <Smith.Matt@leg.wa.gov> wrote

Mr. Graves,

You're quite welcome. Yes, I think your letter is clear and to the point. It will be sent to all committee members with their materials for the August meeting.

Matt

---

**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]  
**Sent:** Thursday, August 04, 2005 11:33 PM  
**To:** Smith, Matt  
**Subject:** RE: Disability Benefits for PERS 2 Members

Mr. Smith,

Is my letter clear and to the point? I hope so and I also want to thank you for all your help.

Regards, Jeffry Graves

*"Smith, Matt"* <Smith.Matt@leg.wa.gov> wrote

Mr. Graves,

Here is the address:

Select Committee on Pension Policy  
2100 Evergreen Park Drive SW  
P.O. Box 40914  
Olympia, Washington 98504-0914

I enjoyed speaking with you today and wish you the best of luck. Please feel free to contact me or my staff if you have questions

3/14/2006

in the future.

Matt

-----Original Message-----

**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]

**Sent:** Saturday, July 23, 2005 10:33 AM

**To:** Smith, Matt

**Subject:** RE: Disability Benefits for PERS 2 Members

Mr. Smith,

I'm hoping you can give me some idea's on writing a formal letter that will catch their attention.

Regards, Jeffry Graves

**"Smith, Matt"** <Smith.Matt@leg.wa.gov> wrote:

Mr. Graves,

Thank you for your e-mail. I plan to return your call on Monday around 10:30 am if my schedule permits. I appreciate your understanding and patience.

The committee will receive a background briefing on disability benefits at their August meeting. It is clear to me from your correspondence and voice mail that you are quite passionate about this issue. I'm sure I could not even begin to completely understand the difficulty of your disability, but do sympathize with your situation. Please know, however, that as staff to the committee, we have no decision-making authority and no authority to change state law or pension policy. We simply attempt to present the facts, relevant policies and fiscal impacts so the committee can make informed decisions concerning pension policy changes.

I would strongly recommend that you draft a formal letter to the committee explaining your situation and why you are seeking a change in pension policy. We will include your correspondence, which we refer to as stakeholder input, with our analysis if we receive it prior to the August meeting. We include the correspondence, as is, with no summarization or analysis. This helps us maintain our independence and objectivity as a policy staff. We also do not make policy recommendations to the committee.

I hope this helps and I look forward to speaking with you on Monday.

Matt

-----Original Message-----

**From:** Jeffry Graves [mailto:jeffry631@sbcglobal.net]

**Sent:** Friday, July 22, 2005 7:50 PM

**To:** Smith, Matt

**Subject:** RE: Disability Benefits for PERS 2 Members

Hi Mr. Smith,

I tried calling you back today but you must be very busy. That is understandable. When I was working, I hardly had time to read my e-mail! Thank you for calling. I am very concerned about my survival on such a small pension.

It seems that people who are injured on the job and become disabled are covered by their retirement and workers comp. through the Dept. of labor and industries and don't have to worry about how they are going to survive.

I don't think the committee looked at someone like me, who became disabled off the job and have to live on a reduced disability retirement benefit. How would they expect someone who can no longer work to live on \$593.00 a month after 26 years of service?

3/14/2006

Why am I grouped in with employees who just want to retire early and can probably afford to do so? It just does not seem right to lump us together.

I wish I was able to attend the meetings in Olympia so I could let everyone see how ridiculous this is, but I am unable to do so because of my limited funds.

Please help me to express the need to change the way they calculate benefits for people who are injured off the job and have to retire early. I have 4 children in school and I cannot even help them let alone support myself. Do you know how this makes a father feel? I feel like a failure and I have strived to provide a decent life for my children and now I cannot even take care of myself! Is this what 26 years of service does for a person? I depended on my retirement to see me through.

I am now living below the poverty level and taking pain medication and anti-depressants to get me through each day. This is a nightmare!!

Thank you for listening to me.

Regards,  
Jeffrey Graves

*eg.wa.gov*> wrote:

Mr. Graves,

I received your voice mail and have just returned home from a conference. I will call you on Friday morning. I apologize for the delay.

Matt Smith

-----Original Message-----

**From:** Jeffrey Graves [mailto:jeffry631@sbcglobal.net]

**Sent:** Wednesday, July 20, 2005 12:29 AM

**To:** Harper, Laura

**Cc:** Baker, Robert; Smith, Matt; Burkhart, Kelly

**Subject:** Re: Disability Benefits for PERS 2 Members

I would like to add that it really is not fair to remove the actuarial reduction for disability retirement for members of LEOFF plan 2 without doing so for all of us in other plans. So it would cost more, I would have paid more into my plan and I think employee's in all plans would pay more for this. How did they get it passed for them? I think it is discriminatory and needs to be implemented for PERS also. Maybe someone could guide me on the correct path to take to get this done. I am saving all of my unanswered e-mails to all of you and my Senators, Legislators etc... so I can contact the local media to tell them how much help I am receiving for the taxes I pay for your salaries and look into your own retirement plans to see what you would get under the same circumstances and how much you expect me to live on after 26 years of service. I think it will be an eye opener for everyone. As you can tell, I am pretty upset about this.

Regards, Jeffrey A. Graves

*"Harper, Laura"* <Harper.Laura@leg.wa.gov> wrote:

Good morning Mr. Graves. You are correct that the disability benefit for members of PERS 2 is calculated as if the member chooses to retire. In that sense, this benefit has been designed more as a retirement benefit than as an insurance for disability. The obvious reason is cost - it is more expensive to provide full retirement to those who leave the workforce early for disability. Both members and employers would be charged higher contribution rates if the actuarial reduction for early retirement were

3/14/2006



removed from the disability benefit calculation.

You may be interested to know that in the 2005 legislative session, the Law Enforcement Officers' and Fire Fighters' (LEOFF) Plan 2 Board sponsored legislation that removed the actuarial reduction for disability retirements for its members. The legislation passed as Chapter 451, Laws of 2005. You may also be interested to know that the Executive Committee of the Select Committee on Pension Policy (SCPP) will be determining at its July 19, 2005 meeting whether the SCPP should study this issue for the other retirement systems. The Executive Committee's meeting is open to the public and is scheduled to take place at 1:30 p.m. in House Hearing Room A, Olympia.

You may track the SCPP's progress on this issue by visiting the SCPP website, <http://www.leg.wa.gov/scpp/>. Also, feel free to contact the OSA for further information on the progress of this issue. Currently, the analyst assigned to this issue is Bob Baker. I have copied him on this e-mail response.

If you have further questions, feel free to call me at 360-753-9144.

Jeffry A. Graves  
Veteran, U.S. Coast Guard  
Retired, Port of Seattle  
(510) 739-6631  
(650) 455-5104

*Do the right thing and you will surprise some of the people, but astound the rest of them.*

MARK TWAIN.....

## Winner, Charlene

---

**From:** Baker, Robert  
**Sent:** Monday, February 06, 2006 2:06 PM  
**To:** 'president@rwspea.org'  
**Cc:** Fromhold, Rep. Bill; Smith, Matt  
**Subject:** Disabled WSP Troopers Converting to Retirement

Trooper Ken Parsons, President  
Retired Washington State Patrol Employees Association  
4138 60th Ave., SW  
Olympia, WA 98512-7014

Trooper Parsons,

Representative Fromhold asked that the Office of the State Actuary (OSA) respond to your letter dated January 2, 2006. OSA provides staff for the Select Committee on Pension Policy (SCPP) of which Rep. Fromhold is the current Chair.

The May 26, 2005 correspondence from the Troopers Association proposed that the SCPP examine four issues:

- Trooper retirement contributions,
- Raising the mandatory retirement age to 65,
- Converting disabled Troopers to a normal retirement at age 60, and
- Distinctions between WSPRS and PERS 2.

During the 2005 interim, the SCPP studied one of those issues -- Trooper retirement contributions. Legislation forwarded from the SCPP would change the current 50-50 employee-employer cost-sharing relationship to a 1/3 - 2/3 split; members would contribute 1/3 of the cost of the retirement system to a maximum of 7.0% of pay, and the employer would be responsible for the remaining costs. You may follow the progress of this legislation by visiting the legislature's web-site at <http://www1.leg.wa.gov/legislature/> and entering HB 2682 or SB 6446 in the "Bill Search" box.

The SCPP did not choose to study the other issues this past interim.

Your correspondence will be available to SCPP members as they prioritize issues for study during the 2006 interim.

If I can be of further assistance you can respond to this E-mail or call me at (360) 786-6144.

Robert Wm. Baker  
Senior Research Analyst  
Office of the State Actuary



RECEIVED

JAN 30 2006

Office of  
The State Actuary

**Retired Washington State Patrol  
Employees Association**

4138 80<sup>th</sup> Ave., SW  
Olympia, WA 98512-7014

January 2, 2006

Representative Bill Fromhold, Chair  
Select Committee on Pension Policy  
417 JAC  
PO Box 40600  
Olympia, Washington 98504-0600

Re: Disabled WSP Troopers Converting to Retirement

Dear Senator Fraser;

The RWSPEA is an organization of over 800 commissioned and 400 merit retired employees. The organization was formed as an ex-official arm of the WSP both to foster a social venue for retirees and to provide a unified voice that safeguards retiree rights/communicates retiree perspectives. We are recognized by Chief John Batiste as the official representative for WSP retirees.

From the minutes of the SCOPP that are available online, the RWSPEA has become aware of a letter addressed to you from the Washington State Patrol Troopers Association dated May 26, 2005. The RWSPEA would like to inform you that our organization is adamantly against converting disabled commissioned officers to regular retirement at age 60. This action would remove those officers from receiving state paid medical insurance at the time of conversion. Bearing in mind that these officers were placed on disability due to the fact they have serious medical issues, we believe it would be unconscionable to take away their medical insurance.

The preferred method for you to communicate with our organization would be to email our president, Trooper Ken Parsons, Retired, at [president@rwspea.org](mailto:president@rwspea.org). (Ken is a full time RVer and US postal letters take an additional two weeks to catch up with his travels.) The RWSPEA board members actively communicate with each other via telephone conferencing and email.

We appreciate your many efforts on behalf of our retirees. Please feel free to communicate with the RWSPEA on any issue involving WSP retirement and retirees.

Yours truly,

The RWSPEA Board of Directors

**2005-2006 Board of Directors**

**Ken Parsons, President; Chuck Jenkins, Past President; Walt Gobel, 1<sup>st</sup> Vice President;  
Marv Cook, 2<sup>nd</sup> Vice President; Ron McClinton, Secretary/Treasurer**



## WASHINGTON STATE PATROL TROOPERS ASSOCIATION

200 UNION AVE. SE STE. 200, OLYMPIA, WASHINGTON 98501 (360) 704-7530 FAX (360) 704-7527

May 26, 2005

RECEIVED

JUN 7 - 2005

Senator Karen Fraser, Chair  
Select Committee on Pension Policy  
417 JAC  
PO Box 40422  
Olympia, WA 98504-0422

Office of  
The State Actuary

Re: Troopers Association Request for SCPP Agenda Items

Dear Senator Fraser:

As the incoming president of the Troopers Association, I wanted to first thank you for your help during the last Legislative session. We are particularly pleased with the passage of Second Substitute House Bill 1188, our collective bargaining bill. As always, there is still more work to do. I am writing to ask for your help in allowing us to bring the following issues to the Select Committee on Pension Policy during the 2005 interim:

- Trooper Contributions. We were grateful for the SCPP's support for our contribution rate bill, HB 1317/SB 5341. That bill would have returned the Troopers to a 1/3 - 2/3 contribution ratio with a 7% cap on employee contributions. Unfortunately, neither bill made it out of the house of origin. We would like to continue to work the bill with the Committee during the interim.
- Increase Mandatory Retirement to Age 65. The Troopers have supported this bill in the past and would like to continue to keep it alive during the interim.
- Disabled Troopers Converting to Retirement. As you know, disabled troopers are not retired. Instead, they remain on the payroll at half-salary and are paid out of the Patrol's operating budget. A recent decision of the Chelan County Superior Court, In Re Truman, considered the survivor pension calculation for a Trooper who died while on disability status. While the Troopers association agrees with the decision, it does point out some confusion about the treatment of disabled Troopers under the retirement system. We would like to discuss the possibility of having disabled Troopers continue to contribute to the retirement system and convert to retiree status at age 60.
- Distinctions between WSPRS and PERS. Discussions surrounding the Troopers contribution bill brought to light some ambiguity about the policy differences between WSPRS and PERS 2. We would like an opportunity to discuss those issues with the Committee for background when considering WSPRS issues.

Finally, we are asking you to convene the public safety subcommittee authorized under RCW 41.04.278, to facilitate consideration of these issues.

Thank you for your consideration of this request. Please feel free to either call me at (360) 704-7530 or Rick Jensen at (360) 951-9531 with any questions or for discussion.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tom Pillow".

Tom Pillow, President  
Washington State Patrol Troopers Association

cc: Matt Smith  
Rick Jensen  
Davor Gjurassic  
Paul Neal



STATE OF WASHINGTON  
DEPARTMENT OF RETIREMENT SYSTEMS  
PO Box 48380 • Olympia WA 98504-8380 • (360) 664-7000 • Toll Free 1-800-547-6657

January 30, 2006

**RECEIVED**

FEB 1 2006

Mr. John T. Carlton  
732 Summitview #667  
Yakima, Washington 98902

Office of  
The State Actuary

Dear Mr. Carlton:

Thank you for your letter regarding the differences between military service credit allowed for Public Employees' Retirement System (PERS) Plan 1 and PERS Plan 2. Governor Gregoire asked that I reply to you on her behalf.

You are correct in your understanding of the military benefits available to PERS Plan 2 members. It is limited to time spent in the armed services that interrupted public employment. It does not allow credit for time spent in the armed services prior to public service. In 1976, facing increasing costs for benefits, the Legislature created the Plan 2 systems that did not include some of the benefits of the Plan 1 systems. This resulted in changes such as a higher retirement age, disallowing leave cash outs to be included in the benefit calculation, and the ability to receive service credit for prior military service.

The state Legislature is the decision-making authority for changes to the plans such as the one you are suggesting. They created the Select Committee on Pension Policy (SCPP) three years ago to review all prospective changes to the plans and to make recommendations to the Legislature. In addition to Legislators, the Director of the Office of Financial Management (OFM) and myself, SCPP membership includes employee and employer representatives from groups such as the Washington Education Association to represent plan member interests and concerns. I am forwarding your letter to the Office of the State Actuary who is the staff support for the SCPP. You may also wish to contact your local state Legislator to discuss the introduction of such legislation.

There has been recent legislation to address your concern about correction officers having to work until age 65. The creation of the Public Safety Employees' Retirement System (PSERS) in 2004 allows members to retire at age 60 with an unreduced benefit, and has early retirement provisions from age 53. This plan will go into effect July 1, 2006, and correctional officers are included in the membership rules.

I appreciate your time in writing to the Governor and on her behalf would like to thank you for not only your military service, but also for your longtime public service. If you have any



John T. Carlton  
January 30, 2006  
Page 2

additional questions or need additional information, please don't hesitate to contact Dave Nelsen, Assistant Director, toll free at 800-547-6657, extension 47304.

Sincerely,

A handwritten signature in cursive script, reading "Sandra J. Matheson". The signature is written in black ink and is positioned above the printed name and title.

Sandra J. Matheson  
Director

cc: Governor Gregoire  
Senator Alex Deccio  
Matt Smith, State Actuary

# Select Committee on Pension Policy

---

P.O. Box 40914  
Olympia, WA 98504-0914  
actuary.state@leg.wa.gov

December 27, 2005

Ms. Kathy Peterson  
P.O. Box 331  
Arlington, WA 98223

RE: Your letter of December 19, 2005  
Post-Retirement Employment

Dear Ms. Peterson:

This letter responds to your letter to Sandra Granger dated December 19, 2005. Ms. Granger has retired, and I have been asked to respond to your inquiry. The only legislation related to this issue that passed in 2005 was the 2005 budget bill, which directed the Office of the State Actuary (OSA) to study the cost of the current retire-rehire program (as expanded in 2001 and modified in 2003). The OSA was also directed to examine alternatives to the current program.

The 2005 OSA report was presented to the Select Committee on Pension Policy (SCPP), House Appropriations and Senate Ways and Means, and is available on the OSA website, <http://osa.leg.wa.gov/>. After receiving the report on November 15, 2005, the SCPP Chair and Vice Chair wrote the fiscal chairs requesting that the issue be studied further in 2006 by one or more entities other than OSA in order to address aspects of the program related to workforce strategy. The SCPP also decided to recommend a bill for the 2006 session.

The SCPP's proposed 2006 legislation does not affect waiting periods or caps on hours. Rather, it would implement certain procedural safeguards to help prevent abuses within the current program, some of which have already been implemented for PERS 1. Once the bill has been introduced and assigned a number, you may track its progress on [www.leg.wa.gov](http://www.leg.wa.gov).

The SCPP finished its interim work on December 13, 2005, and your letter was received on December 22, 2005. Because your letter was addressed to the full committee, it will be saved as correspondence for the 2006 interim, and a copy will be provided to all committee members. The SCPP is expected to resume its interim work in May, 2006.

**\*Elaine M. Banks**  
*TRS Retirees*

**Representative Barbara Bailey**

**Lois Clement**  
*PERS Retirees*

**Representative Steve Conway**

**Representative Larry Crouse**

**\*Senator Karen Fraser,**  
Vice Chair

**\*Representative Bill Fromhold,**  
Chair

**\*Leland A. Goeke**  
*TRS and SERS Employers*

**\*Robert Keller**  
*PERS Actives*

**\*Sandra J. Matheson, Director**  
*Department of Retirement Systems*

**Corky Mattingly**  
*PERS Employers*

**Doug Miller**  
*PERS Employers*

**Victor Moore, Director**  
*Office of Financial Management*

**Senator Joyce Mulliken**

**Glenn Olson**  
*PERS Employers*

**Senator Craig Pridemore**

**Diane Rae**  
*TRS Actives*

**J. Pat Thompson**  
*PERS Actives*

**David Westberg**  
*SERS Actives*

**\* Executive Committee**

(360) 786-6140  
Fax: (360) 586-8135  
TDD: 1-800-635-9993



Ms. Kathy Peterson

December 27, 2005

Page 2

---

I hope this answers your questions. Please feel free to contact me if you need further information.

Sincerely,

Laura Harper

Senior Research Analyst – Legal

cc: Matt Smith, State Actuary  
Kelly Burkhart, Executive Assistant

N:\LH\peterson #138 12-172.wpd

**Burkhart, Kelly**

---

**Subject:** FW: "True rule of 90"

-----Original Message-----

From: gah

Sent: Thursday, December 28, 2000 11:02 AM

To: Office State Actuary, WA

Subject: "True rule of 90"

Select Committee:

I strongly recommend the implementation of a "True rule of 90." This rule would enable many educators to attain full retirement in a more reasonable way. Teachers who have taught for 25 -30 years and more, have given all they have to give and it's time for fresh faces. All the years of giving of self to 20-30 kids each day is a very draining job. We do it because we care for and love the children, but there comes a point where we've given all and it's time to have care for ourselves. This is reasonable request and one I suggest you strongly consider.

Sincerely,  
Gwen Horvath  
ongly consider.

2/28/2006

**Burkhart, Kelly**

---

**Subject:** FW: TRS Retirement

HOUSE INTERNET E-MAIL DELIVERY SERVICE

**TO:** Representative Bill Fromhold

**FROM:**

Mrs. Cathy Overton (Non-Constituent from District 35)

148 Newman Creek Rd.

Elma, WA 98541

E-MAIL: boverton@olynet.com

PHONE: 360-470-3700

**SUBJECT:** TRS Retirement

**MESSAGE:**

Mr. Fromhold,

SHB 2680, on TRS Plan 2 & 3 Retirement, is currently making it's way through the Select Committee on Pensions. This bill would benefit my family greatly, as my husband has been a teacher in Washington for 22 years, but previously taught in California with 9 years of experience. When we moved here, we were not allowed to keep his retirement in California, nor were we allowed to buy into the system in Washington, so we had to save the money and start over in the WA state retirement system. Because of that, my husband is now 62 years old, but with only 22 years experience, cannot retire without being penalized greatly until age 65, and will still be reduced by 3% then, even though he will have taught more than 30 years total.

The one item in the bill which I am unclear about is in the revised section 1, item 1d. It is a limitation to the bill which states: The member has less than 10 years of creditable service in the retirement system.

Does this mean in the former system, or Washington State's system? Either way it seems to me that it limits it down to only a few eligible people. My husband taught 9 years in the California system, so he would be eligible if that is the interpretation, but if it means the current system, he would not have the opportunity. In that case, you would be punishing experienced teachers who have never been given any other opportunity to rectify the situation. I encourage you to remove that limitation and pass the bill.

Thank you.

**NOTE:** No response required by the sender.

**NOTE:** We are 99% sure that this is a non-constituent from district 35

**RECEIVED**

FEB 2 2006

January 23, 2006

Office of  
The State Actuary

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

Dear Select Committee on Pension Policy:

I am a teacher at Pioneer Valley Elementary in the Bethel School District, and I am petitioning to your committee to provide a "true rule of 90" for those of us on TRS Plan 2 and Plan 3. This would enable us to attain full retirement benefits in a more reasonable time. I feel this would be fair not only to us, the educators, but also the students. Teaching, as you know, has become a more demanding job in recent years, takes enormous amounts of energy and enthusiasm. Students deserve those qualities in a teacher. It is a known fact that as we age our energy levels lessen, and it becomes more difficult to meet the demands of teaching in the 21st century.

Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

A handwritten signature in cursive script that reads "Lori Dutcher". The signature is written in dark ink and is positioned below the word "Sincerely,".

January 23, 2006

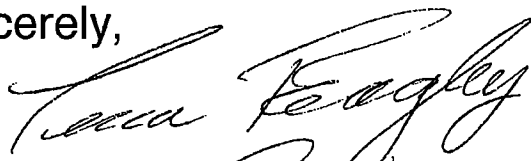
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P.O. Box 40914  
Olympia, Washington 98504

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

  
Teresa Beagley  
4th grade PVE/Bethel

RECEIVED

JAN 26 2006

January 23, 2006

Office of  
The State Actuary

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

Dear Select Committee on Pension Policy:

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

*Bernice Peterson*

**RECEIVED**

January 23, 2006

JAN 27 2006

Office of  
The State Actuary

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

*Joy Johnson*

RECEIVED

JAN 23 2006

Office of  
The State Actuary

January 23, 2006

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

RECEIVED

JAN 23 2006

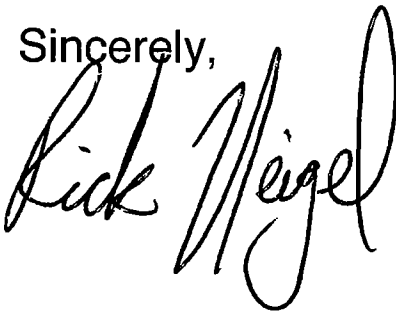
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The State Actuary

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

A handwritten signature in black ink, appearing to read "Rick Meigel". The signature is fluid and cursive, with the first name "Rick" and last name "Meigel" clearly distinguishable.



RECEIVED

JAN 23 2006 January 23, 2006

Office of  
The State Actuary

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

Dear Select Committee on Pension Policy:

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

Jan S. Dahl  
Educator for 28 years.  
I have taught 26 years in  
Washington. When I turn  
65 I will have taught  
40 years. I do not know about  
any other occupation where you have to

RECEIVED

JAN 23 2006

January 23, 2006

Office of  
The State Actuary

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

*Betsy Love*

RECEIVED

JAN 23 2006

Office of  
The State Actuary

January 23, 2006

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

*Peg Sellen*  
*Grade 2*

RECEIVED

JAN 23 2006

January 23, 2006

Office of  
The State Actuary

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P.O. Box 40914  
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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

*Susan Harp*

January 23, 2006

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

**RECEIVED**

JAN 23 2006

Office of  
The State Actuary

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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

A handwritten signature in cursive script, appearing to read "Rebecca Johnson".

**RECEIVED**

January 23, 2006

JAN 20 2006

Office of  
The State Actuary

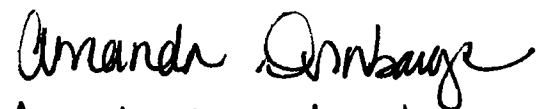
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Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

  
Amanda Drorbaugh

**RECEIVED**

JAN 20 2006

Office of  
The State Actuary

January 23, 2006

Select Committee on Pension Policy  
P.O. Box 40914  
Olympia, Washington 98504

Dear Select Committee on Pension Policy:

I am a teacher at Pioneer Valley Elementary in the Bethel School District, and I am petitioning to your committee to provide a "true rule of 90" for those of us on TRS Plan 2 and Plan 3. This would enable us to attain full retirement benefits in a more reasonable time. I feel this would be fair not only to us, the educators, but also the students. Teaching, as you know, has become a more demanding job in recent years, takes enormous amounts of energy and enthusiasm. Students deserve those qualities in a teacher. It is a known fact that as we age our energy levels lessen, and it becomes more difficult to meet the demands of teaching in the 21st century.

Again, I urge you to pass the legislation that would give educators on TRS Plan 2 and 3 a "true rule of 90."

Sincerely,

A handwritten signature in black ink, appearing to read "Sarah Johnson", with a stylized flourish at the end.